Single Family Loan Portfolio Matrix

Program	Acronym	1	2	Secured by	Promissory	Not Insur.	Fixed Int.	Variable	Amortizin	Deferred	Escrow Req.	Servicers	Comments
1. Maryland Housing	MHRP	Mtg.	Mtg.	Mortgage X	Note Only X	insur.	Rate X	Int. Rate	g X	Х	Only if 1 st	Bogman	Loans due upon sale of property. Promissory note only for most
Rehabilitation											Mtg. or		loans under \$5K
Program											senior lien		
											not handling		
2. Livabiity Code	LICORP	Х	X	X	X					Х	escrow Only if 1 st	Damman	lat water was the adjusted if in some has about and Defended land
Rehabilitation Program (no	LICORP	X	X	X	X					^	•	Bogman	Int. rate may be adjusted if income has changed. Deferred loans due upon sale of property. Promissory note for loans under \$5K
longer active)											Mtg. or senior lien		due upon sale of property. Promissory note for loans under \$5K
longer active)											not handling		
											_		
3. Indoor Plumbing Program	IPP	Х	Х	X	X	Х	X	Х	X	Х	escrow Only if 1 st	Bogman	Int. rate may be adjusted if income has changed. Deferred loans
3. Illudoi Fluilibilig Flografii	'''	^	^	^	^	^	^	^	^	^	Mtg. or	Bogiliali	due upon sale of property. Promissory note for loans under \$5K
											senior lien		due aport sale of property. Fromissory flote for loans affact 45K
											not handling		
											escrow		
4. Residential Lead	RELAP	Х	Х	Х		Х	Х		Х	Х	Only if 1 st	Bogman	MOST Loans deferred and totally forgiven after 5 years if property
Abatement Program (no	1122711	,					^			^	Mtg. or	Dogman	is occupied by low-income family.
longer active)											senior lien		lo cossipiosi sy ioni income isimily.
longer denvey											not handling		
											escrow		
5. Bee Smart Program	ARRA				Х	Х	Х		Х			Bogman	Loans in this program are not secured by mortgages.
6. Forward Reservation		Х		Х			Х		Х		Х	Bogman	First mortgages loan program only.
Program													
7. Maryland Home Financing	MHFP	Х		Х		Х	Х		Х		Х	Bogman	First mortgages loan program only.
Program													
8. Down Payment and	DSELP		Х	Х		Х	0%			Х	Х	Bogman	All loans are 0% and deferred until sale, refinance, transfer or loan
Settlement Loan Program													maturity.
9. Emergency Mortgage	EMA		Х	Х		Х	Х		Х		No	Bogman	Loan may be in second or lower junior lien position
Assistance Program (no													
longer active)													
10. Homeowners Emergency	HEMAP		Х	Х		Х	Х		Х				Loan may be in second or lower junior lien position
Mortgage Assistance													
Program (no longer active)													
11. Reverse Equity Mortgage	REMP	Х	Х	Х		Х	Х			Х		Bogman	Line of credit allows addt'l money to be loaned if funds are
Program (no longer active)													available. Loan payable upon borrower's death or prop. Sale.